

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Preston Jones  
Sandra Jones  
Debtor(s)

Case No. 16-21730

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/06/2016.
- 2) The plan was confirmed on 10/21/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 08/31/2018.
- 6) Number of months from filing to last payment: 26.
- 7) Number of months case was pending: 30.
- 8) Total value of assets abandoned by court order: \$0.00.
- 9) Total value of assets exempted: \$83,000.00.
- 10) Amount of unsecured claims discharged without payment: \$34,215.91.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$60,974.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$60,974.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,985.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,394.77
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$7,379.77**

Attorney fees paid and disclosed by debtor: \$15.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADT SECURITY SERVICES	Unsecured	0.00	NA	NA	0.00	0.00
ARGON CREDIT	Unsecured	5,480.00	5,584.70	5,584.70	2,371.63	0.00
CAPITAL ONE BANK USA	Unsecured	2,067.00	1,963.39	1,963.39	833.78	0.00
CAPITAL ONE BANK USA	Unsecured	1,611.00	1,661.70	1,661.70	705.67	0.00
CAPITAL ONE BANK USA	Unsecured	5,598.00	5,553.95	5,553.95	2,358.57	0.00
CAPITAL ONE BANK USA	Unsecured	910.00	943.44	943.44	400.64	0.00
CAPITAL ONE BANK USA	Unsecured	904.00	958.57	958.57	407.07	0.00
CAPITAL ONE BANK USA	Unsecured	902.00	829.09	829.09	352.08	0.00
CAPITAL ONE BANK USA	Unsecured	479.00	479.00	479.00	203.42	0.00
CAVALRY SPV I LLC	Unsecured	1,791.00	1,839.71	1,839.71	781.26	0.00
CAVALRY SPV I LLC	Unsecured	311.00	580.94	580.94	246.71	0.00
CAVALRY SPV I LLC	Unsecured	NA	343.07	343.07	145.69	0.00
COMENITY BANK	Unsecured	1,410.00	2,560.48	2,560.48	1,087.35	0.00
COMENITY CAPITAL BANK	Unsecured	2,087.00	2,104.68	2,104.68	893.78	0.00
COMENITY CAPITAL BANK	Unsecured	1,800.00	1,906.78	1,906.78	809.74	0.00
DEPARTMENT STORE NATIONAL BA	Unsecured	102.00	131.65	131.65	55.91	0.00
DISCOVER BANK	Unsecured	770.00	905.57	905.57	384.56	0.00
DISCOVER BANK	Unsecured	487.00	598.71	598.71	254.26	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	754.00	754.62	754.62	320.46	0.00
GINNYS	Unsecured	200.00	368.81	368.81	156.62	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	1,137.00	1,996.90	1,996.90	848.01	0.00
JP MORGAN CHASE BANK NA AUTO	Unsecured	NA	225.04	225.04	95.57	0.00
JP MORGAN CHASE BANK NA AUTO	Secured	26,728.74	26,728.74	26,728.74	26,728.74	1,998.16
LVNV FUNDING	Unsecured	1,182.00	1,247.25	1,247.25	529.67	0.00
MIDLAND CREDIT MGMT AGENT FO	Unsecured	501.00	585.69	585.69	248.73	0.00
MIDLAND CREDIT MGMT AGENT FO	Unsecured	493.00	528.27	528.27	224.34	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
MIDLAND CREDIT MGMT AGENT FO	Unsecured	2,578.00	2,613.16	2,613.16	1,109.72	0.00
MIDLAND CREDIT MGMT AGENT FO	Unsecured	965.00	1,000.87	1,000.87	425.03	0.00
NICOR GAS	Unsecured	534.90	387.01	387.01	164.35	0.00
PHH MORTGAGE CORP	Secured	7,077.90	3,012.79	3,012.79	3,012.79	0.00
PHH MORTGAGE CORP	Secured	0.00	0.00	0.00	0.00	0.00
PORFOLIO RECOVERY ASSOC	Unsecured	1,266.00	1,333.35	1,333.35	566.23	0.00
PORFOLIO RECOVERY ASSOC	Unsecured	1,012.00	1,128.51	1,128.51	479.24	0.00
PORFOLIO RECOVERY ASSOC	Unsecured	419.00	456.05	456.05	193.67	0.00
QUANTUM3 GROUP	Unsecured	340.00	372.11	372.11	158.03	0.00
WELLGROUP HEALTH PARTNERS	Unsecured	39.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE/SEVEN	Unsecured	272.00	NA	NA	0.00	0.00
MIDNIGHT VELVET	Unsecured	93.00	NA	NA	0.00	0.00
MIRAMED REVENUE GROUP/FRANC	Unsecured	57.00	NA	NA	0.00	0.00
MONROE AND MAIN	Unsecured	173.00	NA	NA	0.00	0.00
SEVENTH AVENUE	Unsecured	272.00	NA	NA	0.00	0.00
THE TENDER FILET	Unsecured	429.00	NA	NA	0.00	0.00
TRIBAL CONSUMER VENTURES/BES	Unsecured	875.00	NA	NA	0.00	0.00
ADT SECURITY SERVICES	Unsecured	352.68	NA	NA	0.00	0.00
AMERICAN FINANCIAL CREDIT/WEL	Unsecured	26.00	NA	NA	0.00	0.00
ASHRO	Unsecured	210.28	NA	NA	0.00	0.00
AT&T UVERSE	Unsecured	500.00	NA	NA	0.00	0.00
BANK FINANCIAL	Unsecured	500.00	NA	NA	0.00	0.00
COMENITYBANK/TALBOTS	Unsecured	40.00	NA	NA	0.00	0.00
CHASE	Unsecured	3,327.00	NA	NA	0.00	0.00
CITIBANK/TALBOTS	Unsecured	40.00	NA	NA	0.00	0.00
COMED	Unsecured	445.06	NA	NA	0.00	0.00
AT&T/GLOBAL RECEIVABLES SOL	Unsecured	264.00	NA	NA	0.00	0.00
FIRST MERCHANTS BANK	Unsecured	900.00	NA	NA	0.00	0.00
FRANCISCAN ALLIANCE	Unsecured	294.00	NA	NA	0.00	0.00
FRANCISCAN ST JAMES HEALTH	Unsecured	800.00	NA	NA	0.00	0.00
TD BANK USA NA	Unsecured	292.00	305.23	305.23	129.62	0.00
TITLE MAX OF ILLINOIS	Secured	3,700.00	3,700.00	3,700.00	3,700.00	213.13
US DEPARTMENT OF EDUCATION	Unsecured	0.00	0.00	0.00	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	0.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$3,012.79	\$3,012.79	\$0.00
Debt Secured by Vehicle	\$30,428.74	\$30,428.74	\$2,211.29
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$33,441.53</b>	<b>\$33,441.53</b>	<b>\$2,211.29</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$42,248.30</b>	<b>\$17,941.41</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration                           \$7,379.77  
Disbursements to Creditors                           \$53,594.23

**TOTAL DISBURSEMENTS :**                           **\$60,974.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/10/2019

By: /s/ Glenn Stearns

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.